



The Connecticut Association for Human Services  
110 Bartholomew Avenue · Suite 4030  
Hartford, Connecticut 06106  
[www.cahs.org](http://www.cahs.org)

Luis Caban, President  
James P. Horan, Executive Director

---

**Testimony before the Labor Committee  
Re. HB 6713, An Act Concerning the Reform of Debt Collection Practices in the State**

**February 14, 2013**

---

Submitted by Liz Dupont-Diehl, Policy Director, Connecticut Association for Human Services  
[ldupont-diehl@cahs.org](mailto:ldupont-diehl@cahs.org), (203) 667-5956

---

Good afternoon, Senator Leone and Representative Tong, Sen. Crisco and Rep. Luxemberg and members of the committee. My name is Liz Dupont-Diehl and I am the Policy Director for the Connecticut Association for Human Services. We seek to end poverty and empower all families to build a secure economic future. As the Connecticut KIDS COUNT partner CAHS has decades of experience advocating for issues such as the EITC and offering programs to increase financial capability and access to benefits.

I am submitting this testimony in favor of HB 6173, An Act Concerning the Reform of Debt Collection Practices in the state, and in support of language being proposed by our colleagues at ConnPIRG and on this committee.

CAHS supports requiring purchasers of consumer debt, known as debt buyers, to provide basic evidence to the consumers and the court before filing a lawsuit and obtaining a judgment. Within the last few years, debt buyers have flooded the courts with lawsuit seeking judgments on debt. People are being sued beyond the statute of limitations; without sufficient proof of debt; and using partial payments to claim the statute of limitations should be extended.

As the number of working people who are nevertheless low-income grows, it is ever more important that low-income workers and families have the protection they need from wrongful debt collection to build financial assets and gain a solid footing. This is hard enough for families earning minimum wage of less than \$18,000 per year. The well-documented practice of debt collectors preying

on people and wrongfully collecting debts they have no right to is exacerbating a bad situation for many of these families.

It's important to note that debt buyers, as owners of the debt, are already covered by the Creditor's Collection Protection Act.

Thank you for the opportunity to submit testimony.

###